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| Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i> | | | | Complete if Known | |
| | | | | Application Number | 10/045,632 |
| | | | | Filing Date | October 26, 2001 |
| | | | | First Named Inventor | Milberger, Susan M. |
| | | | | Art Unit | 3693 |
| | | | | Examiner Name | Chandler, Sara M. |
| Sheet | 1 | of | 3 | Attorney Docket Number | 020375-000230US |

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| | | Country Code ³ | Number ⁴ | Kind Code ⁵ (if known) | | |

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| Examiner Signature | | Date Considered | |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | BB | AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages. | <input type="checkbox"/> |
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| | BE | AUTHOR UNKNOWN, "PaySys - Company Overview", date unknown, found on www.paysys.com website, 2 pages | <input type="checkbox"/> |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | BI | http://www.vfi-finance.com/tranz330.htm , "Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service", VeriFone Finance, January 1999, pages 1-3, especially pages 1-2. | <input type="checkbox"/> |
| | BJ | WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2 | <input type="checkbox"/> |
| | BK | Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page | <input type="checkbox"/> |

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